

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Ruthe, Joel R			Name of Joint Debtor (Spouse) (Last, First, Middle): Ruthe, Kimberly A		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9174			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0348		
Street Address of Debtor (No. and Street, City, and State): 1263 W Stover St Freeport, IL			Street Address of Joint Debtor (No. and Street, City, and State): 1206 W Stover St Freeport, IL		
ZIP Code 61032			ZIP Code 61032		
County of Residence or of the Principal Place of Business: Stephenson			County of Residence or of the Principal Place of Business: Stephenson		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIP Code			ZIP Code		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor <small>(Form of Organization) (Check one box)</small> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business <small>(Check one box)</small> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity <small>(Check box, if applicable)</small> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed <small>(Check one box)</small> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts <small>(Check one box)</small> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee <small>(Check one box)</small> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>					
Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input checked="" type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Ruthe, Joel R Ruthe, Kimberly A	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: Superior Kitchen & Bath, Inc	Case Number:	Date Filed:	
District: ND IL WD	Relationship: Owner	Judge: Barbosa	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Ruthe, Joel R
Ruthe, Kimberly A

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joel R Ruthe
Signature of Debtor **Joel R Ruthe**

X /s/ Kimberly A Ruthe
Signature of Joint Debtor **Kimberly A Ruthe**

Telephone Number (If not represented by attorney)

January 14, 2008
Date

Signature of Attorney*

X /s/ Bernard J. Natale
Signature of Attorney for Debtor(s)

Bernard J. Natale 2018683
Printed Name of Attorney for Debtor(s)

Bernard J. Natale, Ltd
Firm Name
6833 Stalter Dr., Suite 201
Rockford, IL 61108

Address

Email: natalelaw@bjnatalelaw.com
(815) 964-4700 Fax: (815) 227-5532

Telephone Number
January 14, 2008
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_____ Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Joel R Ruthe
Kimberly A Ruthe

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Joel R Ruthe
Joel R Ruthe

Date: January 14, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Joel R Ruthe
Kimberly A Ruthe

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Kimberly A Ruthe
Kimberly A Ruthe

Date: January 14, 2008

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Joel R Ruthe,**
Kimberly A Ruthe

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	235,000.00		
B - Personal Property	Yes	4	47,050.37		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		407,424.68	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		21,126.77	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		326,045.49	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	6			
I - Current Income of Individual Debtor(s)	Yes	1			4,216.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			5,686.93
Total Number of Sheets of ALL Schedules		38			
Total Assets			282,050.37		
Total Liabilities				754,596.94	

United States Bankruptcy Court
Northern District of Illinois

In re **Joel R Ruthe,**
Kimberly A Ruthe

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 1263 W Stover St, Freeport IL (residence)	Joint tenant	J	85,000.00	87,585.64
9 W Main St, Freeport, IL (commercial property)	Joint tenant	J	150,000.00	80,000.00

Sub-Total > **235,000.00** (Total of this page)

Total > **235,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Amcore Bank - checking	H	64.85
		Union Savings - checking	W	100.00
		Union Savings - savings	W	844.92
		Amcore Bank (custodial account for minor children, \$300)	C	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Darvin Kiper, landlord (security deposit)	W	650.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Normal compliment of household goods	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Silver dollars	H	100.00
6. Wearing apparel.		Normal compliment of clothing	J	500.00
7. Furs and jewelry.		Wedding rings, misc jewelry, 2 pocket watches	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		7 shotguns, 2 rifles, 1 pistol	H	1,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Pekin Insurance - (2) term life insurance	H	2.00
		Thrivent Insurance - whole life (subject to policy loans)	H	64.00
		Tem insurance through employment	W	1.00
		Pekin Insurnace - term insurance	W	1.00

Sub-Total > **6,827.77**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Dependant term life insurance through employer	W	1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Newell Rubermaid 401(K) (subject to loan of approximately \$7,000)	W	26,765.60
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Superior Kitchen & Bath, Inc (filed Chapter 7 Bankruptcy, ND IL WD)	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **26,766.60**
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Toyota Camry (leased)	W	1.00
		2004 Pontiac Grand Prix	H	9,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		1 desktop computer, 1 laptop computer	H	100.00
		1 desktop computer	W	500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 dogs	H	100.00
		2 guinea pigs	W	5.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

Sub-Total > **9,706.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Carpenter hand and power tools	H	1,250.00
		Hot tub	J	2,500.00

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **3,750.00**
(Total of this page)
Total > **47,050.37**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Location: 1263 W Stover St, Freeport IL (residence)	735 ILCS 5/12-901	30,000.00	85,000.00
Household Goods and Furnishings			
Normal compliment of household goods	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Wearing Apparel			
Normal compliment of clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry			
Wedding rings, misc jewelry, 2 pocket watches	735 ILCS 5/12-1001(b)	250.00	500.00
Firearms and Sports, Photographic and Other Hobby Equipment			
7 shotguns, 2 rifles, 1 pistol	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Interests in Insurance Policies			
Pekin Insurance - (2) term life insurance	735 ILCS 5/12-1001(f)	2.00	2.00
Thrivent Insurance - whole life (subject to policy loans)	735 ILCS 5/12-1001(f)	64.00	64.00
Tem insurance through employment	735 ILCS 5/12-1001(f)	1.00	1.00
Pekin Insurnace - term insurance	735 ILCS 5/12-1001(f)	1.00	1.00
Dependant term life insurance through employer	735 ILCS 5/12-1001(f)	1.00	1.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Newell Rubermaid 401(K) (subject to loan of approximately \$7,000)	735 ILCS 5/12-1006	26,765.60	26,765.60
Automobiles, Trucks, Trailers, and Other Vehicles			
2004 Pontiac Grand Prix	735 ILCS 5/12-1001(c)	1,200.00	9,000.00
Other Personal Property of Any Kind Not Already Listed			
Carpenter hand and power tools	735 ILCS 5/12-1001(b)	1,250.00	1,250.00
Hot tub	735 ILCS 5/12-1001(b)	2,500.00	2,500.00

Total: **66,534.60** **129,584.60**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx-xxxxxx4010			First Mortgage					
Cornerstone Credit Union 550 W. Meadows Drive Freeport, IL 61032		J	Location: 1263 W Stover St, Freeport IL (residence)					
			Value \$ 85,000.00				55,585.64	0.00
Account No.			2005					
GermanAmerican State Bank 100 Church Street German Valley, IL 61039		X -	Assignment Business Loan			X		
			Value \$ 1.00				129,232.14	129,232.14
Account No.			09/2007					
State Bank of Pearl City 215 S. Main Street Pearl City, IL 61062		J	Purchase Money Security 2004 Pontiac Grand Prix					
			Value \$ 9,000.00				9,500.00	500.00
Account No.			09/2007					
Toyota Financial Services PO Box 5855 Carol Stream, IL 60197		J	Leasor 2007 Toyota Camry (leased)					
			Value \$ 1.00				Unknown	Unknown
Subtotal (Total of this page)							194,317.78	129,732.14

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Second Mortgage					
US Bank PO Box 790401 Saint Louis, MO 63179-0401		J	Location: 1263 W Stover St, Freeport IL (residence)					
			Value \$ 85,000.00				32,000.00	2,585.64
Account No.			First Mortgage					
US Bank 425 Walnut Street Cincinnati, OH 45202-3923		J	9 W Main St, Freeport, IL (commercial property)			X		
			Value \$ 150,000.00				80,000.00	0.00
Account No. xxxx-xxxx-xx3-494			2004					
US Bank 50 W. Douglas St Freeport, IL 61032		X -	Purchase Money Security 2004 GMC 2500 HD Crew Cab titled in name of Superior Kitchen and Bath, Inc.					
			Value \$ 20,000.00				21,873.76	1,873.76
Account No. Various			Various					
US Bank 50 W. Douglas St Freeport, IL 61032		X -	Assignment Business Line of Credit			X		
			Value \$ 1.00				79,233.14	79,232.14
Account No.								
			Value \$					
Subtotal							213,106.90	83,691.54
(Total of this page)								
Total							407,424.68	213,423.68
(Report on Summary of Schedules)								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☒ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Deposits by individuals

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			Deposit - Superior Kitchen and Bath, Inc.				3,000.00	
Carl M. Roderick 410 Maple Lena, IL 61048	X	-				X		3,000.00
Account No.			Deposit for Superior Kitchen and Bath, Inc.				1,300.00	
Jim Butler 1210 Lawn Place Freeport, IL 61032	X	-				X		0.00
Account No.								
Account No.								
Account No.								
Subtotal							4,300.00	3,000.00
(Total of this page)								1,300.00

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT ENTITLED TO PRIORITY
Account No. xxxx422-0	X	-	3rd Quarter, 2007			X	11.63	
IL Director of Employment Security Collections Section PO Box 802551 Chicago, IL 60680-2551			Unemployment Tax for Superior Kitchen and Bath, Inc.					0.00
								11.63
Account No. xx-xxx0384	X	-	3rd Quarter, 2007			X	133.56	
Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338			Payroll Taxes for Superior Kitchen and Bath, Inc.					0.00
								133.56
Account No. xxxx-2826	X	-	3rd Quarter, 2007			X	10,077.54	
Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338			Sales Tax for Superior Kitchen and Bath, Inc.					0.00
								10,077.54
Account No. xx-xxx0384	X	-	3rd Quarter, 2007			X	1,004.04	
Internal Revenue Service Centralized Insolvency PO Box 21126 Philadelphia, PA 19114			Payroll Taxes for Superior Kitchen and Bath, Inc.					0.00
								1,004.04
Account No. xx-xx-xx-xx7-004	J		2006				1,600.00	
Stephenson County Treasurer 15 N. Galena Avenue Freeport, IL 61032			Property Taxes for residence					0.00
								1,600.00
Subtotal								0.00
Schedule of Creditors Holding Unsecured Priority Claims (Total of this page)							12,826.77	12,826.77

Sheet 2 of 3 continuation sheets attached to

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. xx-xx-xx-xx5-005				2006					
Stephenson County Treasurer 15 N. Galena Avenue Freeport, IL 61032	X	J		Property Taxes (commercial property)					0.00
								4,000.00	4,000.00
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								4,000.00	4,000.00
Total									3,000.00
(Report on Summary of Schedules)								21,126.77	18,126.77

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. SCV ABC Supply 9203 N. Second Street Roscoe, IL 61073	X	-				X	4.02
Account No. xx1855 Ace's Lube 930 W. Galena Avenue Freeport, IL 61032	X	-				X	46.75
Account No. xxxx-xxxx-xxxx-1244 Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715	X	-				X	6,977.52
Account No. xx3582 Aero Group, Inc. 216 E. Stephenson Street Freeport, IL 61032-4214	X	-				X	900.00
Subtotal (Total of this page)							7,928.29

13 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx5882	X	-	Merchant Credit Card Processing for Superior Kitchen and Bath, Inc.			X	94.75
Amcore Bank PO Box 407066 Fort Lauderdale, FL 33340-7066							
Account No. xxxx-xxxx-xxxx-1873		W	Credit Card				7,416.00
AT&T Universal Card Cardmember Services PO Box 44167 Jacksonville, FL 32231-4167							
Account No. SPKB	X	-	Material Supplier for Superior Kitchen and Bath, Inc.			X	2,121.32
Bertch Cabinet Mfg. PO Box 2280 Waterloo, IA 50704							
Account No. xxxx-xxxx-xxxx-4389		H	Credit Card				4,030.73
Cabela's Club Visa World Foremost Bank PO Box 82609 Lincoln, NE 68501							
Account No. xxx0669	X	-	Collection Account for Superior Kitchen and Bath, Inc.			X	3,993.00
Caine & Weiner 1941 Bishop Lane Louisville, KY 40218							
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							17,655.80

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-5216 Capital One Bank Bankruptcy Department PO Box 85667 Richmond, VA 23285-5667	H	Credit Card				3,353.47
Account No. xxxx-xxxx-xxxx-4433 Capital One Small Business PO Box 70886 Charlotte, NC 28272-9903	X -	Business Line of Credit for Superior Kitchan and Bath, Inc.			X	2,670.66
Account No. S051 Carstin Brands, Inc. PO Box 285 Arthur, IL 61911	X -	Material Supplier for Superior Kitchan and Bath, Inc.			X	1,196.49
Account No. SUPIEOR KIT Cascade Industries 3944 Auburn Street Rockford, IL 61101	X -	Material Supplier for Superior Kitchen and Bath, Inc.			X	1,317.00
Account No. 8345 CBK Supply, Inc. ATTN: Alan W. Vierthaler PO Box 1037 Janesville, WI 53547	X -	Material Supplier for Superior Kitchen and Bath, Inc.			X	317.00
Sheet no. 2 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,854.62

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-6595 Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298	X -	Credit Card for Superior Kitchen and Bath, Inc.			X	9,522.03
Account No. xxxxx-xxxx-xxxx-9611 Citi Cards PO Box 6000 The Lakes, NV 89163-6000	H	Credit Card				2,082.75
Account No. xxxx-xxxx-xxxx-1296 CitiBusiness Platinum Select PO Bpx 44180 Greenville, FL 32331-4180	X -	Credit Card for Superior Kitchen and Bath, Inc.			X	6,312.84
Account No. Commonwealth Edison 2100 Swift Drive Oak Brook, IL 60523	X -	Utilities for Superior Kitchen and Bath, Inc.			X	815.30
Account No. Computer Dynamics 451 W. South Street Freeport, IL 61032	X -	Computer Repairs for Superior Kitchen and Bath, Inc.			X	159.44
Sheet no. 3 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 18,892.36

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Best Case Bankruptcy

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x7 SC 683 Donald Morgan % Attorney Mark Zaleski 10 N. Galena Avenue - Suite 220 Freeport, IL 61032	X -	Legal issues on behalf of Superior Kitchen and Bath, Inc.			X	7,450.00
Account No. xxxx-xxxx-xxxx-2875 Exxon Mobil PO Box 530964 Atlanta, GA 30353-0964	X -	Credit Card for Superior Kitchen and Bath, Inc.			X	1,616.79
Account No. Fxxxx8370 FHN Memorial Hospital Central Business Office PO Box 857 Freeport, IL 61032	J	Medical				1,053.82
Account No. STxxxxxxx651L0 FHN Physician Services PO Box 268 Freeport, IL 61032	J	Medical				244.26
Account No. First Data 100 Crescent Court - 7th Floor Dallas, TX 75201	X -	Balance on Lease on behalf of Superior Kitchen and Bath, Inc.			X	539.10
Sheet no. 5 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						10,903.97

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Best Case Bankruptcy

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. xxxx-xxxx-xxxx-0359	X	-		Credit Card for Superior Kitchen and Bath, Inc.			X	9,487.43
German American State Bank Cardmember Services PO Box 6353 Fargo, ND 58125-6353								
Account No.	X	-		Material Supplier for Superior Kitchen and Bath, Inc.			X	83,069.68
Homecrest Cabinetry 75 Remittance Drive - Suite 3166 Chicago, IL 60675-3166								
Account No. xxxxxxxxx6179	X	-		Advertising for Superior Kitchen and Bath, Inc.			X	501.40
Idearc Media Corp. PO Box 619810 Dallas, TX 75261-9810								
Account No. x0030	X	-		Advertising for Superior Kitchen and Bath, Inc.			X	600.00
Insight Media 3116 North Dries Lane - Suite 100 Peoria, IL 61604								
Account No. xx2000	X	-		Material Supplier for Superior Kitchen and Bath, Inc.			X	1,236.65
Jaeckle Distributors 4101 Owl Creek Drive Madison, WI 53715-4407								
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			94,895.16

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Notice Only				
James Mitchell 1571 S. Winnebago Road Winnebago, IL 61088	X	-					0.00
Account No. xx5200			Material Supplier for Superior Kitchen and Bath, Inc.				
LDS&S PO Box 215 Sussex, WI 53089	X	-				X	807.33
Account No.			Material Supplier for Superior Kitchen and Bath, Inc.				
Mastercraft Industries, Inc. 120 W. Allen Rice Lake, WI 54868	X	-				X	64,945.53
Account No. WAR-xx7581			Insurance for Superior Kitchen and Bath, Inc.				
MEPCO Finance Corp. PO Box 5978 Carol Stream, IL 60197-5978	X	-				X	180.00
Account No.			Rubbish Removal for Superior Kitchen and Bath, Inc.				
Moring Disposal PO Box 158 Forreston, IL 61030	X	-				X	302.56
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							66,235.42

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx-xx-xx-x745-3	X -		Utilities for Superior Kitchen and Bath, Inc.			X	637.14
NiCor Gas 1844 W. Ferry Road Naperville, IL 60563-9662							
Account No. xxxx-xxxx-xxxx-8641	H		Credit Card				185.94
Orchard Bank - HSBC Card Services PO Box 80084 Salinas, CA 93912-0084							
Account No. SUP x0002	X -		Material Supplier for Superior Kitchen and Bath, Inc.			X	607.74
Parksite Group 33170 Treasury Center Chicago, IL 60694-3100							
Account No.	X -		Material Supplier for Superior Kitchen and Bath, Inc.			X	3,994.41
Pierce Laminated Products 2530 N. Court Street Rockford, IL 61103							
Account No. xxxx-x0100	X -		Legal on behalf of Superior Kitchen and Bath, Inc.			X	7,515.25
Plager, Krug & Bauer, Ltd. PO Box 839 Freeport, IL 61032							
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							12,940.48
Subtotal (Total of this page)							12,940.48

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.	X	-	Subcontractor for Superior Kitchen and Bath, Inc.			X	3,590.00	
Randy's Electric 701 Country Lane Freeport, IL 61032								
Account No. xxx5 LM 170	X	-	Breach of Contract for Superior Kitchen and Bath, Inc.			X	Unknown	
Singles % Attorney George E. Enstrom 10 N. Chicago Avenue Freeport, IL 61032								
Account No. x8102	X	-	NSF Check to Design/Build Group, Inc. on behalf of Superior Kitchen and Bath, Inc.			X	2,978.00	
Stephenson County Check Offender Program PO Box 292 Freeport, IL 61032-0292								
Account No.	X	-	Subcontractor for Superior Kitchen and Bath, Inc.			X	634.11	
Steve McWhirter 1331 S. Benson Boulevard Freeport, IL 61032								
Account No. xxxx9205	X	-	Material Supplier for Superior Kitchen and Bath, Inc.			X	4,028.97	
TAG-Trade Assoc. Group 1730 West Wrightwood Chicago, IL 60614-1914								
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	11,231.08

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 829	X -		Advertising for Superior Kitchen and Bath, Inc.			X	1,323.28
The Journal Standard PO Box 330 Freeport, IL 61032-0330							
Account No.	X -		Material Supplier for Superior Kitchen and Bath, Inc.			X	3,586.72
Triangle Counter Tops, Inc. PO Box 2417 Loves Park, IL 61132							
Account No. xx5741	W		Personal Loan for Hot Tub				Unknown
US Bank OS-WI-FCRS 1850 Osborn Avenue Oshkosh, WI 54902							
Account No. xxxx-xxxx-xxxx-0692	W		Credit Card				13,475.00
US Bank Cardmember Services PO Box 108 Saint Louis, MO 63166-9801							
Account No. xxxx-xxxx-xxxx-1015	X -		Credit Card for Superior Kitchen and Bath, Inc.			X	6,911.89
US Bank Cardmember Services PO Box 6353 Fargo, ND 58126-6353							
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							25,296.89
Subtotal (Total of this page)							25,296.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx5343	X -	Advertising for Superior Kitchen and Bath, Inc.			X	149.85
US Directory Directory Billing, LLC PO Box 810625 Boca Raton, FL 33481-0625						
Account No.	X -	Material Supplier for Superior Kitchen and Bath, Inc.			X	4,649.40
Vendura Industries 1202 Fermite Drive Madison, WI 53716						
Account No. xx xxxx xxxxxxxx77 04	X -	Telephone for Superior Kitchen and Bath, Inc.			X	56.31
Verizon North PO Box 920041 Dallas, TX 75392-0041						
Account No.	J	Personal Loan from Husband's Parents				7,000.00
Vernon and Sharon Ruthe 69 N. Westwood Avenue Freeport, IL 61032						
Account No. xx7767	X -	Material Supplier for Superior Kitchen and Bath, Inc.			X	403.60
Warmly Yours 2 Corporate Drive - Suite 100 Lake Zurich, IL 60047-8933						
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						12,259.16
Subtotal (Total of this page)						12,259.16

B6F (Official Form 6F) (12/07) - Cont.

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-5538 WFNNB - Gander Mountain Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125	H	Credit Card				1,781.25
Account No. xx3227 Yellow Book USA 6300 C Street SW Cedar Rapids, IA 52404	X -	Advertising for Superior Kitchen and Bath, Inc.			X	1,591.41
Account No. 						
Account No. 						
Account No. 						
Sheet no. 13 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						3,372.66
Subtotal (Total of this page)						3,372.66
Total (Report on Summary of Schedules)						326,045.49

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Darvin Kiper Freeport, IL 61032	Yearly lease of single family residence
Toyota Financial Services PO Box 5855 Carol Stream, IL 60197	Lease of 2007 Toyota Camry

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Carl M. Roderick 410 Maple Lena, IL 61048
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	IL Director of Employment Security Collections Section PO Box 802551 Chicago, IL 60680-2551
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Internal Revenue Service Centralized Insolvency PO Box 21126 Philadelphia, PA 19114
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Jim Butler 1210 Lawn Place Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Stephenson County Treasurer 15 N. Galena Avenue Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	GermanAmerican State Bank 100 Church Street German Valley, IL 61039
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	US Bank 50 W. Douglas St Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	US Bank 50 W. Douglas St Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	ABC Supply 9203 N. Second Street Roscoe, IL 61073

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Ace's Lube 930 W. Galena Avenue Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Aero Group, Inc. 216 E. Stephenson Street Freeport, IL 61032-4214
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Amcore Bank PO Box 407066 Fort Lauderdale, FL 33340-7066
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Bertch Cabinet Mfg. PO Box 2280 Waterloo, IA 50704
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Caine & Weiner 1941 Bishop Lane Louisville, KY 40218
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Capital One Small Business PO Box 70886 Charlotte, NC 28272-9903
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Carstin Brands, Inc. PO Box 285 Arthur, IL 61911
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Cascade Industries 3944 Auburn Street Rockford, IL 61101
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Chase Cardmember Services PO Box 15298 Wilmington, DE 19850-5298
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	CBK Supply, Inc. ATTN: Alan W. Vierthaler PO Box 1037 Janesville, WI 53547
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	CitiBusiness Platinum Select PO Bpx 44180 Greenville, FL 32331-4180
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Computer Dynamics 451 W. South Street Freeport, IL 61032

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Commonwealth Edison 2100 Swift Drive Oak Brook, IL 60523
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Connor Supply Company PO Box 5007 Peoria, IL 61601-5007
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Core Financial Group, Inc. 3100 Industrial Drive Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Curt's Country Copiers, Inc. PO Box 128 Mc Connell, IL 61050
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Design Build Group 60 N. Sunset Avenue Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Donald Morgan % Attorney Mark Zaleski 10 N. Galena Avenue - Suite 220 Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Exxon Mobil PO Box 530964 Atlanta, GA 30353-0964
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	First Data 100 Crescent Court - 7th Floor Dallas, TX 75201
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Frank Ward 1402 Woodside Drive Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Freeport Glass PO Box 661 Freeport, IL 61032-0661
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Freeport Water and Sewer City Hall Building Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	General Casualty Insurance PO Box 3109 Milwaukee, WI 53201-3109
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Gerali Custom Design, Inc. 1482 Sheldon Drive Elgin, IL 60120

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	German American State Bank Cardmember Services PO Box 6353 Fargo, ND 58125-6353
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Homecrest Cabinetry 75 Remittance Drive - Suite 3166 Chicago, IL 60675-3166
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Idearc Media Corp. PO Box 619810 Dallas, TX 75261-9810
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Insight Media 3116 North Dries Lane - Suite 100 Peoria, IL 61604
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Jaeckle Distributors 4101 Owl Creek Drive Madison, WI 53715-4407
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	James Mitchell 1571 S. Winnebago Road Winnebago, IL 61088
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	LDS&S PO Box 215 Sussex, WI 53089
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Mastercraft Industries, Inc. 120 W. Allen Rice Lake, WI 54868
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	MEPCO Finance Corp. PO Box 5978 Carol Stream, IL 60197-5978
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	NiCor Gas 1844 W. Ferry Road Naperville, IL 60563-9662
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Moring Disposal PO Box 158 Forreston, IL 61030
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Parksite Group 33170 Treasury Center Chicago, IL 60694-3100
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Pierce Laminated Products 2530 N. Court Street Rockford, IL 61103

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Plager, Krug & Bauer, Ltd. PO Box 839 Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Randy's Electric 701 Country Lane Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Singles % Attorney George E. Enstrom 10 N. Chicago Avenue Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Stephenson County Check Offender Program PO Box 292 Freeport, IL 61032-0292
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Steve McWhirter 1331 S. Benson Boulevard Freeport, IL 61032
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	TAG-Trade Assoc. Group 1730 West Wrightwood Chicago, IL 60614-1914
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	The Journal Standard PO Box 330 Freeport, IL 61032-0330
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Triangle Counter Tops, Inc. PO Box 2417 Loves Park, IL 61132
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	US Bank Cardmember Services PO Box 6353 Fargo, ND 58126-6353
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	US Directory Directory Billing, LLC PO Box 810625 Boca Raton, FL 33481-0625
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Vendura Industries 1202 Fermite Drive Madison, WI 53716
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Verizon North PO Box 920041 Dallas, TX 75392-0041

In re **Joel R Ruthe,
Kimberly A Ruthe**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Warmly Yours 2 Corporate Drive - Suite 100 Lake Zurich, IL 60047-8933
Superior Kitchen and Bath, Inc, 1263 W. Stover Freeport, IL 61032	Yellow Book USA 6300 C Street SW Cedar Rapids, IA 52404

B6I (Official Form 6I) (12/07)

In re **Joel R Ruthe**
Kimberly A Ruthe

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Separated	RELATIONSHIP(S): Son Son	AGE(S): 11 7
Employment:	DEBTOR	SPOUSE
Occupation	Carpentry/Sales	Credit
Name of Employer	Window World	Newell Rubbermaid
How long employed	7 Weeks	10 Years
Address of Employer	1626 Sandy Hollow Rd Rockford, IL 61109	29 E Stephenson St Freeport, IL 61032

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 3,270.00	\$ 2,645.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 3,270.00	\$ 2,645.00
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): **401(k)**

401(k) Loan

\$ 760.00	\$ 452.00
\$ 0.00	\$ 240.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 52.00
\$ 0.00	\$ 195.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 760.00	\$ 939.00
------------------	------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,510.00	\$ 1,706.00
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income

13. Other monthly income

(Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,510.00	\$ 1,706.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,216.00

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No.

- | | | | |
|----|---|----|------------------|
| a. | Average monthly income from Line 15 of Schedule I | \$ | <u>4,216.00</u> |
| b. | Average monthly expenses from Line 18 above | \$ | <u>5,686.93</u> |
| c. | Monthly net income (a. minus b.) | \$ | <u>-1,470.93</u> |

B6J (Official Form 6J) (12/07)

Joel R Ruthe

In re Kimberly A Ruthe

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	225.00
a. Electricity and heating fuel	\$	45.00
b. Water and sewer	\$	0.00
c. Telephone	\$	160.00
d. Other See Spouse Detailed Expense Attachment	\$	10.00
3. Home maintenance (repairs and upkeep)	\$	400.00
4. Food	\$	50.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	20.00
a. Homeowner's or renter's	\$	30.00
b. Life	\$	0.00
c. Health	\$	58.00
d. Auto	\$	0.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	\$	295.70
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	100.00
17. Other Misc personal	\$	0.00
Other	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,323.70
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:		

B6J (Official Form 6J) (12/07)

In re **Joel R Ruthe**
Kimberly A Ruthe

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	\$	118.00
Cable	\$	48.00
Internet	\$	40.00
Total Other Utility Expenditures	\$	206.00

Other Expenditures:

Bottled Water	\$	20.00
Tuition, School lunches, activities and misc fees	\$	590.00
Misc personal	\$	100.00
Total Other Expenditures	\$	710.00

B6J (Official Form 6J) (12/07)

In re Joel R Ruthe
Kimberly A Ruthe Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Spouse Detailed Expense Attachment

Other Utility Expenditures:

Telephone & Internet	\$	110.00
Cable	\$	50.00
Total Other Utility Expenditures	\$	160.00

United States Bankruptcy Court
Northern District of Illinois

In re **Joel R Ruthe**
Kimberly A Ruthe

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **40** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 14, 2008**

Signature **/s/ Joel R Ruthe**
Joel R Ruthe
Debtor

Date **January 14, 2008**

Signature **/s/ Kimberly A Ruthe**
Kimberly A Ruthe
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Joel R Ruthe**
Kimberly A Ruthe

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$15,682.30	Husband 2007 Wages YTD
\$61,878.00	Joint 2006 Wages
\$64,006.00	Joint 2005 Wages
\$31,627.44	Wife 2007 Wages YTD

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,900.00	2007 Gift from parents
\$31,400.00	2007 Gross Rental Income from Superior Kitchen and Bath, Inc.
\$16,000.00	2006 Gross Rental Income from Superior Kitchen & Bath, Inc.
\$3,400.00	2005 Gross Rental Income from Superior Kitchen and Bath, Inc.

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Cornerstone Credit Union 550 W. Meadows Drive Freeport, IL 61032	Monthly	\$1,281.69	\$53,000.00
US Bank PO Box 790401 Saint Louis, MO 63179-0401	Monthly	\$1,059.00	\$32,000.00
US Bank 425 Walnut Street Cincinnati, OH 45202-3923	Monthly	\$1,406.00	\$80,000.00

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Vernon & Sharon Ruthe 69 N Westwood Ave Freeport, IL 61032 Parents	Monthly @ \$150 for 7 of last 12 months	\$1,050.00	\$7,000.00

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
IMRO Ruthe	Divorce	15th JD, Stephenson County, IL	Pending
Singles v. Superior Kitchen & Bath, etal 2005 LM 170	Breach of Contract	15th JD, Stephenson County, Illinois	Pending
Morgan vs. Superior Kitchen & Bath, etal 07 SC 683	Collection	15th JD, Stephenson County, Illinois	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Consumer Credit Counseling Service of Greater Atlanta	10/2007	\$ 100
Bernard J Natale, Ltd 6833 Stalter Dr, Suite 201 Rockford, IL 61108	10/2007	\$1,701 plus costs

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Barkeu Auto Sales South Beloit, IL 61080 None	09/2007	Traded in 2000 Chevy pickup for Pontiac Grand Prix.

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Tricia Tuckerman Freeport, IL 61032	Freezer, refrigerator	Joel's possession

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1263 W Stover Freeport	Joel Stover	1994 -
1206 W Stover Freeport	Kim Ruthe	10/2006 -
1263 W Stover Freeport, IL	Kim Ruthe	1994-09/2006

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Superior Kitchen & Bath, Inc		9 W Main St Freeport, IL 61032	Kithen & Bath Remodeling	2000 - 10/2007

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 14, 2008

Signature /s/ Joel R Ruthe
Joel R Ruthe
Debtor

Date January 14, 2008

Signature /s/ Kimberly A Ruthe
Kimberly A Ruthe
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Joel R Ruthe
Kimberly A Ruthe**

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
9 W Main St, Freeport, IL (commercial property)	US Bank	X			
Location: 1263 W Stover St, Freeport IL (residence)	Cornerstone Credit Union				X
2004 Pontiac Grand Prix	State Bank of Pearl City				X
Location: 1263 W Stover St, Freeport IL (residence)	US Bank				X
2007 Toyota Camry (leased)	Toyota Financial Services	Debtor will retain collateral and continue to make regular payments.			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date **January 14, 2008**

Signature **/s/ Joel R Ruthe**
Joel R Ruthe
Debtor

Date **January 14, 2008**

Signature **/s/ Kimberly A Ruthe**
Kimberly A Ruthe
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Joel R Ruthe**
Kimberly A Ruthe

Debtor(s)

Case No. _____
 Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,701.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,701.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: January 14, 2008

/s/ Bernard J. Natale

Bernard J. Natale 2018683
Bernard J. Natale, Ltd
6833 Stalter Dr., Suite 201
Rockford, IL 61108
(815) 964-4700 Fax: (815) 227-5532
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Bernard J. Natale 2018683

Printed Name of Attorney

Address:

6833 Stalter Dr., Suite 201

Rockford, IL 61108

(815) 964-4700

X **/s/ Bernard J. Natale**

Signature of Attorney

January 14, 2008

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Joel R Ruthe

Kimberly A Ruthe

Printed Name of Debtor

X **/s/ Joel R Ruthe**

Signature of Debtor

January 14, 2008

Date

Case No. (if known) _____

X **/s/ Kimberly A Ruthe**

Signature of Joint Debtor (if any)

January 14, 2008

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Joel R Ruthe
Kimberly A Ruthe Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 83

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: January 14, 2008 /s/ Joel R Ruthe
Joel R Ruthe
Signature of Debtor

Date: January 14, 2008 /s/ Kimberly A Ruthe
Kimberly A Ruthe
Signature of Debtor

Ace's Lube
930 W. Galena Avenue
Freeport, IL 61032

Carl M. Roderick
410 Maple
Lena, IL 61048

Core Financial Group, Inc.
3100 Industrial Drive
Freeport, IL 61032

Advanta Bank Corp.
PO Box 30715
Salt Lake City, UT 84130-0715

Carstin Brands, Inc.
PO Box 285
Arthur, IL 61911

Cornerstone Credit Union
550 W. Meadows Drive
Freeport, IL 61032

Aero Group, Inc.
216 E. Stephenson Street
Freeport, IL 61032-4214

Cascade Industries
3944 Auburn Street
Rockford, IL 61101

Curt's Country Copiers, Inc.
PO Box 128
Mc Connell, IL 61050

Amcore Bank
PO Box 407066
Fort Lauderdale, FL 33340-7066

CBK Supply, Inc.
ATTN: Alan W. Vierthaler
PO Box 1037
Janesville, WI 53547

Design Build Group
60 N. Sunset Avenue
Freeport, IL 61032

AT&T Universal Card
Cardmember Services
PO Box 44167
Jacksonville, FL 32231-4167

Chase Cardmember Services
PO Box 15298
Wilmington, DE 19850-5298

Discover More Card
PO Box 30943
Salt Lake City, UT 84130

Bertch Cabinet Mfg.
PO Box 2280
Waterloo, IA 50704

Citi Cards
PO Box 6000
The Lakes, NV 89163-6000

Donald Morgan
% Attorney Mark Zaleski
10 N. Galena Avenue - Suite 220
Freeport, IL 61032

Cabela's Club Visa
World Foremost Bank
PO Box 82609
Lincoln, NE 68501

CitiBusiness Platinum Select
PO Bpx 44180
Greenville, FL 32331-4180

Exxon Mobil
PO Box 530964
Atlanta, GA 30353-0964

Caine & Weiner
1941 Bishop Lane
Louisville, KY 40218

Commonwealth Edison
2100 Swift Drive
Oak Brook, IL 60523

FHN Memorial Hospital
Central Business Office
PO Box 857
Freeport, IL 61032

Capital One Bank
Bankruptcy Department
PO Box 85667
Richmond, VA 23285-5667

Computer Dynamics
451 W. South Street
Freeport, IL 61032

FHN Physician Services
PO Box 268
Freeport, IL 61032

Frank Ward
1402 Woodside Drive
Freeport, IL 61032

Illinois Department of Revenue
Bankruptcy Section
PO Box 64338
Chicago, IL 60664-0338

Moring Disposal
PO Box 158
Forreston, IL 61030

Freeport Glass
PO Box 661
Freeport, IL 61032-0661

Insight Media
3116 North Dries Lane - Suite 100
Peoria, IL 61604

NiCor Gas
1844 W. Ferry Road
Naperville, IL 60563-9662

Freeport Water and Sewer
City Hall Building
Freeport, IL 61032

Internal Revenue Service
Centralized Insolvency
PO Box 21126
Philadelphia, PA 19114

Orchard Bank - HSBC Card Servic
PO Box 80084
Salinas, CA 93912-0084

General Casualty Insurance
PO Box 3109
Milwaukee, WI 53201-3109

Jaeckle Distributors
4101 Owl Creek Drive
Madison, WI 53715-4407

Parksite Group
33170 Treasury Center
Chicago, IL 60694-3100

Gerali Custom Design, Inc.
1482 Sheldon Drive
Elgin, IL 60120

James Mitchell
1571 S. Winnebago Road
Winnebago, IL 61088

Pierce Laminated Products
2530 N. Court Street
Rockford, IL 61103

German American State Bank
Cardmember Services
PO Box 6353
Fargo, ND 58125-6353

Jim Butler
1210 Lawn Place
Freeport, IL 61032

Plager, Krug & Bauer, Ltd.
PO Box 839
Freeport, IL 61032

GermanAmerican State Bank
100 Church Street
German Valley, IL 61039

LDS&S
PO Box 215
Sussex, WI 53089

Randy's Electric
701 Country Lane
Freeport, IL 61032

Homecrest Cabinetry
75 Remittance Drive - Suite 3166
Chicago, IL 60675-3166

Mastercraft Industries, Inc.
120 W. Allen
Rice Lake, WI 54868

Sephenson County Check
Offender Program
PO Box 292
Freeport, IL 61032-0292

Idearc Media Corp.
PO Box 619810
Dallas, TX 75261-9810

MEPCO Finance Corp.
PO Box 5978
Carol Stream, IL 60197-5978

Singles
% Attorney George E. Enstrom
10 N. Chicago Avenue
Freeport, IL 61032

Stephenson County Check
Offender Program
PO Box 292
Freeport, IL 61032-0292

US Bank
OS-WI-FCRS
1850 Osborn Avenue
Oshkosh, WI 54902

WFNNB - Gander Mountain
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

Stephenson County Treasurer
15 N. Galena Avenue
Freeport, IL 61032

US Bank
50 W. Douglas St
Freeport, IL 61032

Yellow Book USA
6300 C Street SW
Cedar Rapids, IA 52404

Steve McWhirter
1331 S. Benson Boulevard
Freeport, IL 61032

US Bank Cardmember Services
PO Box 108
Saint Louis, MO 63166-9801

Superior Kitchen and Bath, Inc,
1263 W. Stover
Freeport, IL 61032

US Bank Cardmember Services
PO Box 6353
Fargo, ND 58126-6353

TAG-Trade Assoc. Group
1730 West Wrightwood
Chicago, IL 60614-1914

US Bank Cardmember Services
PO Box 6352
Fargo, ND 58125-6352

The Journal Standard
PO Box 330
Freeport, IL 61032-0330

US Directory
Directory Billing, LLC
PO Box 810625
Boca Raton, FL 33481-0625

Toyota Financial Services
PO Box 5855
Carol Stream, IL 60197

Vendura Industries
1202 Fermite Drive
Madison, WI 53716

Triangle Counter Tops, Inc.
PO Box 2417
Loves Park, IL 61132

Verizon North
PO Box 920041
Dallas, TX 75392-0041

US Bank
PO Box 790401
Saint Louis, MO 63179-0401

Vernon and Sharon Ruthe
69 N. Westwood Avenue
Freeport, IL 61032